

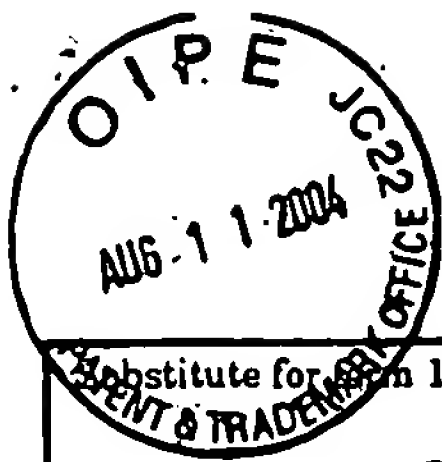
ELECTRONIC INFORMATION DISCLOSURE STATEMENT

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Title of Invention	ADMINISTERING INCENTIVE AWARD PROGRAM																																																																																																																		
<p>Application Number: 09/912591</p> <p>Confirmation Number: 8700</p> <p>First Named Applicant: P. Gallagher</p> <p>Attorney Docket Number: GAL1.001</p> <p>Art Unit: 3622</p> <p>Examiner: John L. Young</p> <p>Search string: (5765141 or 5791991 or 5875437 or 5970480 or 5991736 or 6049778 or 6061660 or 6070153 or 6119933 or 6222914 or 6292786 or 6345261).pn.</p> <p>US Patent Documents</p> <p>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</p> <table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td><input checked="" type="checkbox"/></td><td>1</td><td>5765141</td><td>1998-06-09</td><td>Spector, D.</td><td></td><td>705</td><td>14</td></tr><tr><td><input checked="" type="checkbox"/></td><td>2</td><td>5791991</td><td>1998-08-11</td><td>Small, N.</td><td></td><td></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td>3</td><td>5875437</td><td>1999-02-23</td><td>Atkins, C.</td><td></td><td></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td>4</td><td>5970480</td><td>1999-10-19</td><td>Kalina, D.</td><td></td><td></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td>5</td><td>5991736</td><td>1999-11-23</td><td>Ferguson et al</td><td></td><td>705</td><td>14</td></tr><tr><td><input checked="" type="checkbox"/></td><td>6</td><td>6049778</td><td>2000-04-11</td><td>Walker et al</td><td></td><td>705</td><td>14</td></tr><tr><td><input checked="" type="checkbox"/></td><td>7</td><td>6061660</td><td>2000-05-09</td><td>Eggleston et al</td><td></td><td></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td>8</td><td>6070153</td><td>2000-05-30</td><td>Simpson, M.</td><td></td><td></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td>9</td><td>6119933</td><td>2000-09-19</td><td>Wong et al</td><td></td><td></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td>10</td><td>6222914</td><td>2001-04-24</td><td>McMullin, J.</td><td></td><td></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td>11</td><td>6292786</td><td>2001-09-18</td><td>Deaton et al</td><td></td><td></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td>12</td><td>6345261</td><td>2002-02-05</td><td>Feidelson et al</td><td></td><td></td><td></td></tr></tbody></table> <p>Signature</p> <table border="1"><thead><tr><th>Examiner Name</th><th>Date</th></tr></thead><tbody><tr><td>John L. Young</td><td>9-7-2004</td></tr></tbody></table>								init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass	<input checked="" type="checkbox"/>	1	5765141	1998-06-09	Spector, D.		705	14	<input checked="" type="checkbox"/>	2	5791991	1998-08-11	Small, N.				<input checked="" type="checkbox"/>	3	5875437	1999-02-23	Atkins, C.				<input checked="" type="checkbox"/>	4	5970480	1999-10-19	Kalina, D.				<input checked="" type="checkbox"/>	5	5991736	1999-11-23	Ferguson et al		705	14	<input checked="" type="checkbox"/>	6	6049778	2000-04-11	Walker et al		705	14	<input checked="" type="checkbox"/>	7	6061660	2000-05-09	Eggleston et al				<input checked="" type="checkbox"/>	8	6070153	2000-05-30	Simpson, M.				<input checked="" type="checkbox"/>	9	6119933	2000-09-19	Wong et al				<input checked="" type="checkbox"/>	10	6222914	2001-04-24	McMullin, J.				<input checked="" type="checkbox"/>	11	6292786	2001-09-18	Deaton et al				<input checked="" type="checkbox"/>	12	6345261	2002-02-05	Feidelson et al				Examiner Name	Date	John L. Young	9-7-2004
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37 CFR 1.501 INFORMATION DISCLOSURE LISTING <i>(Use as many sheets as necessary)</i>	Complete if Known	
	Application Number	09/912,591
	Filing Date	25 July 2001
	First Named Inventor	Gallagher
	Art Unit	2162
	Examiner Name	YOUNG, John L.
Sheet 1 of 2	Attorney Docket Number GAL1.001 (was 38123-152966)	

OTHER NON-PATENT LITERATURE DOCUMENTS

Examiner's Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, symposium, catalog, etc.), date, pages(s), volume-issue number(s), publisher, city and/or country where published
	1	THRUSH, Glenn H; "Saving Your Way Into Debt"; New York Times; October 15, 2000; New York, NY
	2	Stockback Trust; "SEC Form N-1A"; September 16, 1999; www.Stockback.com
	3	"The Stockback Fund Prospectus"; August 14, 2000; pp 1-36; downloaded 12/05/2000 from www.stockback.com
	4	"Take Stock in Cisco"; pp 1-3; downloaded August 21, 2000, from <u>www.cisco.com</u>
	5	"Free IPO"; downloaded from <u>www.freeipo.com</u> ; copyright 1997-1999.
	6	<u>www.travelzoo.com</u> ; Travelzoo Inc.; refer to SEC Form S-4 filed 2/6/2001
	7	Bea Systems, Inc.; news release re Stockback ; August 1, 2000
	8	<u>www.stockback.com</u> ; "Redeeming Stockback Help"
	9	<u>www.dreamwater.com</u> ; "Free Stocks and Shares"; downloaded February 19, 2001
	10	<u>www.popularlink.com</u> ; Copyright 1996-2000 Popular Link; Copyright 1997-2000 ; powered by Free IPO.com
	11	Upromise news release; January 22, 2001; downloaded February 6, 2001,
Examiner Signature	Date Considered	
	9-7-2004	

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	12	SYMONDS, William; "Spending Your Kids Into College"; Business Week, April 23, 2001; p 86. 2p, 1c; Issue 3729	
	13	GORDON, Joanne; "Margin Call"; Forbes; May 14, 2001; pp 150, 152.	
	14	MCDONALD, Jock (photographs); "The Boom In Employee Ownership"; INC Magazine; August 2000; pp 106, 108, 110, 112,	
	15	www.upromise.com; "Member Agreement"; downloaded May 30, 2001.	
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